UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 FORM 4 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP () Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instructions 1(b). 1. Name and Address of Reporting Person Meredith Riggs Spangler 668 Hempstead Place NC, Charlotte 28207-2320 2. Issuer Name and Ticker or Trading Symbol Bank of America Corporation (BAC) 3. IRS or Social Security Number of Reporting Person (Voluntary) 4. Statement for Month/Day/Year 3/27/2003 5. If Amendment, Date of Original (Month/Day/Year) 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

- (X) Director () 10% Owner () Officer (give title below) () Other (specify below)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 (X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person
 <TABLE>
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security | 2. | 2A. | 3. | 4. Securities Acquired (A) |5.Amount of |6.Dir |7.Nature of Indirect | |Trans-|Exec-|Trans | or Disposed of (D) | Securities |ect | Beneficial Ownership |action|ution |action| | Beneficially l(D)or l | A/| | Owned Following |Indir | |Date | Date |Code|V| Amount | D | Price | Reported Trans(s)|ect(I)| <S> <C> <C> <C> <C><C> <C> <C> <C> <C> |21576.00 Common Stock ΙD |3000000.00 Spangler Foundation | 1 1 Common Stock 130000.00 ΙI |By CD Spangler Construction| 1 1 I Co | | | |25150.00 | | I | | By Daughter Common Stock Abigail R Spang| ______ |25386.00 Common Stock 1 1 1 ΙI IBv Daughter Anna W Spangler| _ _________ Common Stock [2938000.00 ΙI |By Delcap, Common Stock | Inc | |9890266.00 |I Common Stock ΙI |By Golden | | | | | | | | | | | | Eagle Industries | 120000.00 Common Stock ΙI |By Husband

| Common Stock Melissa Garr | | | | | | | | | 21 | 434.00 | I | By Niece | |
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| Table II | Derivativ | ve Secur | itites . | Acqui | red, Disp | osed of, | or Be | eneficia | lly Owne | ed. | | | |
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| or | Deriva- | 1 | 1 | I | 1 | | Dat | e Expi | r | | 1 | ficially | |
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| <c> <c> Phantom Stoc</c></c> | k | 3/26/ | 2 | A | 43.76 | A | ı | 1 | Common | Stock 43.76 | ı | 14222.23 | D |
| | | 1003 | I | 1 | 1 1 | I | I | I | I | I | I | I | ı |
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| Option, Right | t \$71.50 | 1 | 1 | 1 | 1 1 | 1 | 1 | 04/2 | 4 Common | Stock | 1 | 4000.00 | D |
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Explanation of Responses:

SIGNATURE OF REPORTING PERSON Meredith Riggs Spangler

Meredith Riggs Spangler

^{1.} Phantom stock units may be settled upon death or termination of service as a director.